

In re:  
Bepreet S. Marad  
Debtor(s)

Case No. 20-13797-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 02, 2020

User: Keith  
Form ID: 309I

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2020:

Recip ID	Recipient Name and Address
db	+ Bepreet S. Marad, 2625 Paris Avenue, Trevoze, PA 19053-6739
14545662	+ Banc of America Leasing & Capital, LLC, c/o Shannon J. Posner, Esquire, Law Offices of Shannon J. Posner, P.A., Executive Plaza I - Suite 700, 11350 McCormick Road Hunt Valley, Maryland 21031-1002
14539630	+ Banc of America Leasing and Capital, 2600 W. BIG BEAVER ROAD, Troy, MI 48084-3309
14539633	+ Bergeys, 462 Harleysville Pike, Souderton, PA 18964-2153
14539635	CBNA/Best Buy, PO Box 78009, Phoenix, AZ 85062-8009
14539634	+ Capital One/Neiman Marcus/Bergdorf Goodm, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14539641	+ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14539642	+ Electric Funds Source, 1104 Country Hills Drive, Ogden, UT 84403-2400
14539643	+ Gs Bank Usa, Lockbox 6112, Philadelphia, PA 19170-0001
14539646	+ LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
14539649	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14539651	+ STTC Service Tire Center, 2255 Avenue A, Bethlehem, PA 18017-2107
14539650	+ Shannon Posner, Esquire, Executive Plaza I - Suite 700, 11350 McCormick Road, Hunt Valley, MD 21031-1002
14539653	+ Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2712
14539654	+ Verizon Connect, 6929 N. Lakewood Avenue, Tulsa, OK 74117-1816

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: msbankruptcy@verizon.net	Oct 03 2020 02:25:00	MICHAEL SETH SCHWARTZ, Law Office of Michael Schwartz, 707 Lakeside Office Park, Southampton, PA 18966
tr	+ Email/Text: bncnotice@ph13trustee.com	Oct 03 2020 02:27:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Oct 03 2020 02:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 03 2020 02:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 03 2020 02:26:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 03 2020 02:26:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14539626	+ Email/Text: backoffice@affirm.com	Oct 03 2020 02:27:00	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
14539627	+ EDI: GMACFS.COM	Oct 03 2020 04:58:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901

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14539628	+ EDI: AMEREXPR.COM	Oct 03 2020 04:58:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14539629	+ EDI: AMEREXPR.COM	Oct 03 2020 04:58:00	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14539631	+ EDI: BANKAMER.COM	Oct 03 2020 04:58:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
14539632	+ EDI: TSYS2.COM	Oct 03 2020 04:58:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14539637	+ EDI: CITICORP.COM	Oct 03 2020 04:58:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14539638	+ EDI: CITICORP.COM	Oct 03 2020 04:58:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14539639	+ Email/Text: electronicbkydocs@nelnet.net	Oct 03 2020 02:26:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14546873	EDI: DISCOVER.COM	Oct 03 2020 04:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14539640	+ EDI: DISCOVER.COM	Oct 03 2020 04:58:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14539644	EDI: IRS.COM	Oct 03 2020 04:58:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14539636	EDI: JPMORGANCHASE	Oct 03 2020 04:58:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14539645	+ Email/Text: kabbagebankruptcy@brantonlawfirm.com	Oct 03 2020 02:27:00	Kabbage, 925B Peachtree Street NE, Suite 1688, Atlanta, GA 30309-3918
14545424	Email/PDF: resurgentbknotifications@resurgent.com	Oct 03 2020 02:11:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14539647	+ EDI: NAVIENTFKASMSERV.COM	Oct 03 2020 04:58:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
14539648	+ Email/Text: bankruptcy@ondeck.com	Oct 03 2020 02:27:00	On Deck, 1400 Broadway, 25th Floor, New York, NY 10018-5225
14539652	EDI: TDBANKNORTH.COM	Oct 03 2020 04:58:00	TD Bank, PO Box 5600, Lewiston, ME 04243

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2020 at the address(es) listed below:

Name	Email Address
MICHAEL SETH SCHWARTZ	on behalf of Debtor Bepreet S. Marad msbankruptcy@verizon.net schwartzmr87357@notify.bestcase.com
SHANNON J. POSNER	on behalf of Banc of America Leasing & Capital LLC sjposner@posner-law.com
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1	<b>Bepreet S. Marad</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>20-13797-elf</b>		
	Social Security number or ITIN	<b>xxx-xx-1636</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 9/22/20</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

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**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Bepreet S. Marad	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2625 Paris Avenue Trevose, PA 19053	
<b>4. Debtor's attorney</b> Name and address	MICHAEL SETH SCHWARTZ Law Office of Michael Schwartz 707 Lakeside Office Park Southampton, PA 18966	Contact phone 215-396-7900 Email: msbankruptcy@verizon.net
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 10/2/20

**For more information, see page 2**

